UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Caterpillar Financial Services

Corporation

In Re:

Frederico C. Magalhaes,

Debtor.

Order Filed on January 31, 2023 by Clerk, U.S. Bankruptcy Court District of New Jersey

Chapter: 13

Case No.: 22-13079

Judge: Stacey L. Meisel

Hearing: January 25, 2023

ORDER RESOLVING OBJECTION TO CONFIRMATION OF DEBTOR'S MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

DATED: January 31, 2023

Honorable Stacey L. Meisel United States Bankruptcy Judge

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Debtor: Frederico C. Magalhaes

Case No: 22-13079

Caption: Order Resolving Objection to Confirmation of Debtor's Modified Chapter 13 Plan

THIS MATTER having been opened to the Court by Herbert B. Raymond, Esq., attorney for the Debtor, Frederico C. Magalhaes ("Debtor"), upon the filing of a Chapter 13 Plan (as modified), and Caterpillar Financial Services Corporation ("Cat Financial"), by and through its attorneys, Hill Wallack LLP, having filed an Objection to Confirmation of Modified Chapter 13 Plan, and the parties consenting to the entry of the order herein, and for good cause shown; it is hereby

ORDERED that:

- 1. Debtor shall pay Cat Financial the total sum of \$50,000.00 through the Chapter 13 Plan as a administrative expense claim, which sum represents \$25,000.00 to be paid toward the amounts due and owing Cat Financial on that Installment Sale Contract ("Contract 1003") entered into on June 11, 2019 in connection with the 289D Caterpillar Compact Track Loader, Serial No. TAW13204 (the "289D Loader") and \$25,000.00 to be paid toward the amounts due and owing Cat Financial on that Installment Sale Contract ("Contract 0213" and, collectively with Contract 1003, the "Contracts") entered into on August 7, 2019 in connection with the Caterpillar 305.5E2CR Hydraulic Excavator, Serial No. CR508049 (the "Excavator" and, collectively with the 289D Loader, the "Equipment").
- 2. Commencing on February 1, 2023 and continuing thereafter on the 1st day of each month until Contract 1003 is paid in full, Debtor shall tender monthly payments to Cat Financial in the amount of \$1,309.89 each to be applied toward the amount due and owing on Contract 1003.
- 3. Commencing on February 1, 2023 and continuing thereafter on the 1st day of each month until Contract 0213 is paid in full, Debtor shall tender monthly payments to Cat Financial in the amount of \$1,158.89 each to be applied toward the amount due and owing on Contract 0213.

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Debtor: Frederico C. Magalhaes

Case No: 22-13079

Caption: Order Resolving Objection to Confirmation of Debtor's Modified Chapter 13 Plan

4. In the event the Debtor fails to make any payment required in this Order within thirty (30) days of the date that payment is due, Cat Financial shall be entitled to relief from the automatic stay by filing a Certification of Default to the Court on notice to Debtor, Debtor's Counsel and the Chapter 13 Trustee and the Debtor shall immediately voluntarily surrender the Equipment to Cat Financial.

- 5. In the event this case is dismissed or Cat Financial obtains relief from the automatic stay, Cat Financial shall be entitled to immediately proceed with its rights and remedies including, but not limited to repossessing the Equipment and enforcing and executing upon the full amount due and owing under the Judgment entered in the Superior Court of New Jersey on October 22, 2021, including post-judgment interest, less any payments made by the Debtor.
- 6. The Debtor acknowledges that Cat Financial has the right to inspect the Equipment and Debtor shall provide Cat Financial with the current location of the Equipment within fourteen (14) days of the entry of this Order and subsequently upon the request of Cat Financial.
- 7. Debtor's Chapter 13 Plan is hereby amended with respect to Cat Financial pursuant to the terms herein, and this Order is hereby incorporated in and a part of any Order confirming the plan in the within case.

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United States Bankruptcy Court
District of New Jersey

In re: Case No. 22-13079-SLM

Frederico C Magalhaes Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Jan 31, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2023:

Recipi ID Recipient Name and Address

db + Frederico C Magalhaes, 176 Central Avenue, West Caldwell, NJ 07006-7747

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2023 at the address(es) listed below:

Name Email Address

David Thomas Shivas

on behalf of Creditor Mark and Jennifer O'Connor dshivas@bsblawgroup.com

Denise E. Carlon

on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elizabeth K. Holdren

on behalf of Creditor Caterpillar Financial Services Corporation eholdren@hillwallack.com

jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com

Herbert B. Raymond

on behalf of Debtor Frederico C Magalhaes herbertraymond@gmail.com

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ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

John R. Morton, Jr.

on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com mortoncraigecf@gmail.com

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Date Rcvd: Jan 31, 2023 Form ID: pdf903 Total Noticed: 1

John R. Morton, Jr.

on behalf of Creditor Daimler Truste c/o BK Servicing LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8